

AMENDMENT OFFERED BY MR. FRANK

**THE AMENDMENT IN THE NATURE OF A
SUBSTITUTE TO H.R. 1224**

Page 9, after line 17, insert the following new subparagraph (and redesignate subsequent subparagraphs accordingly):

1 “(J) Fees imposed in connection with
2 bounced-check protection and overdraft protec-
3 tion programs.”.

